

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

HARMON H HAYDEN  
ALICE G HAYDEN  
Debtor(s)

Case No. 09-20915

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**CHAPTER 13 STANDING TRUSTEE'S AMENDED FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/09/2009.
- 2) The plan was confirmed on 09/18/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 10/07/2010.
- 6) Number of months from filing to last payment: 16.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,075.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$7,697.82
Less amount refunded to debtor	\$246.00

**NET RECEIPTS:** **\$7,451.82**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,632.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$397.37
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,029.37**

Attorney fees paid and disclosed by debtor: \$868.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK	Unsecured	774.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	461.00	NA	NA	0.00	0.00
AT&T INC	Unsecured	NA	0.00	0.00	0.00	0.00
BAXTER CREDIT UNION	Unsecured	1,114.00	NA	NA	0.00	0.00
BAXTER CREDIT UNION	Unsecured	NA	14,074.26	14,074.26	1,493.22	0.00
BAXTER CREDIT UNION	Secured	4,500.00	4,500.00	4,500.00	1,926.94	173.06
CCA	Unsecured	2,684.00	NA	NA	0.00	0.00
CERTIFIED SERVICES INC	Unsecured	68.00	NA	NA	0.00	0.00
CHILDRENS HEALTH	Unsecured	102.00	NA	NA	0.00	0.00
CITY OF ZION	Unsecured	135.00	NA	NA	0.00	0.00
COMCAST	Unsecured	450.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	740.00	NA	NA	0.00	0.00
CONDELL ACUTE CARE	Unsecured	20.00	NA	NA	0.00	0.00
CREDIT MANAGEMENT SERVICES	Unsecured	433.00	NA	NA	0.00	0.00
DIVERSIFIED ADJUSTMENT SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
FAIR COLLECTIONS & OUTSOURCING	Unsecured	469.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	140.00	NA	NA	0.00	0.00
FLAGSTAR BANK FSB	Secured	16,597.58	498.54	498.54	498.54	0.00
FLAGSTAR BANK FSB	Secured	0.00	0.00	0.00	0.00	0.00
ILLINOIS DEPT REVENUE	Priority	65.00	NA	NA	0.00	0.00
NATIONWIDE ACCEPTANCE	Unsecured	0.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS	Unsecured	5,454.00	NA	NA	0.00	0.00
PARK DANSAN	Unsecured	39.00	NA	NA	0.00	0.00
PEOPLES GAS	Unsecured	0.00	105.11	105.11	11.15	0.00
SENEX SERVICES	Unsecured	250.00	NA	NA	0.00	0.00
T MOBILE	Unsecured	NA	233.24	233.24	24.75	0.00
UNIQUE NATIONAL COLLECTION	Unsecured	37.00	NA	NA	0.00	0.00
VATIV RECOVERY SOLUTIONS	Unsecured	410.00	410.15	410.15	43.52	0.00
VERIZON WIRELESS	Unsecured	NA	2,368.34	2,368.34	251.27	0.00
WEST ASSET MANAGEMENT	Unsecured	585.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$498.54	\$498.54	\$0.00
Debt Secured by Vehicle	\$4,500.00	\$1,926.94	\$173.06
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$4,998.54</b>	<b>\$2,425.48</b>	<b>\$173.06</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$17,191.10</b>	<b>\$1,823.91</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,029.37</u>
Disbursements to Creditors	<u>\$4,422.45</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,451.82</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 11/09/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.